

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	C.S. KUMAR et al.	Examiner	Ryan D. Donlon
Serial No.	10/537,636	Group Art Unit	3965
Filed	June 3, 2005	Docket No.	94.04
TITLE	REAL-TIME INSURANCE POLICY UNDERWRITING AND RISK MANAGEMENT		

CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being transmitted through the USPTO EFS-Web system over the Internet to Ryan D. Donlon of the U.S. Patent and Trademark Office on July 14, 2010.

/Janaki K. Davda/

Janaki K. Davda Reg. No. 40,684

STATEMENT OF SUBSTANCE OF INTERVIEW

Dear Examiner Donlon:

Applicants would like to thank Examiner Donlon for holding a telephone interview with their representative, Janaki K. Davda, on July 14, 2010, at 3:30 pm (EST). During the telephone interview, claim amendments made to claim 1 in an Amendment filed on July 2, 2010 were discussed with reference to the rejections. Applicants thank Examiner Donlon for indicating that amendments to claim 1 overcome the 35 U.S.C. 101 rejection. No other agreement was reached.

Applicants submit that this Statement make the substance of the telephone interview of record to comply with 37 CFR 1.133. If the Examiner believes that further information on the interview needs to be made of record to comply with the requirements, Applicants request the Examiner to identify such further information.

Dated: July 14, 2010

By: /Janaki K. Davda/

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